

CONSUMER PROTECTION

As potential consumers, seniors are swamped with promotionals, “infomercials”, and circulars advertising everything from “Sweepstakes Winners” to health insurance. And what about those telemarketers? How can one assess the credible sources from the scams? The easiest rule of thumb: ***if it’s too good to be true, it’s too good to be true!*** And **never**, ever give out your bank account or social security number!

In May, the *Boston Globe* printed an article from the *NYTimes News Service* entitled ***“Telemarketing thieves sharpen their focus on the elderly”*** (5/20/07). This disturbing article went on to say that scam artists buy lists, containing names and personal information, from companies like “infoUSA” who advertise lists named “Elderly Opportunity Seekers”, “Suffering Seniors” and “Oldies but Goodies”. Seniors are targeted because they are often at home and may be lonely enough to enjoy talking to a stranger. The article states “telemarketing fraud, once limited to small-time thieves, has become a global criminal enterprise preying upon millions of elderly and other Americans every year.”

When you get a call, it’s important to remember - don’t ever give out any information, no matter who is calling. Even a “legitimate” telemarketer gets paid a lot of money to “make the sale”. They will exert a lot of pressure; talk very fast; and want you to agree on the spot. Before you say “yes” – tell them to send it to you in writing so you can review it. This is true if it’s the police, fire, or any other company. If they are legitimate, they will have no problem mailing the request to you.

Whether it’s a pushy telemarketer or a scam artist, they have everything to gain and you have, potentially, a lot to lose. So keep your wits about you and politely hang up or request the information be mailed to you.

If you want to talk to someone about a particular situation that may involve a scam, you can call Kathy Laufer at 617-796-1663 or Meghan Kennedy at 617-796-1672 at the senior center; Consumer Affairs Office at Newton City Hall 617-796-1292; or the Elder Affairs Officer at the Newton Police Department at 617-796-2100.